

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA**

In re: DEPIERRO, DIANE LYNN

§ Case No. 10-80546

§

§

§

Debtor(s)

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION REPORT
CERTIFICATION THAT THE ESTATE HAS BEEN FULLY ADMINISTERED
AND APPLICATION TO BE DISCHARGED (TDR)**

JOHN A. NORTHEN (Chapter 7 Trustee), chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: <u>\$0.00</u>	Assets Exempt: <u>\$29,184.13</u>
Total Distribution to Claimants: <u>\$1,272.12</u>	Claims Discharged Without Payment: <u>\$53,817.52</u>
Total Expenses of Administration: <u>\$2,414.04</u>	

3) Total gross receipts of \$ 7,372.31 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$ 3,686.15 (see **Exhibit 2**), yielded net receipts of \$3,686.16 from the liquidation of the property of the estate, which was distributed as follows:

TDR (4/1/2009)

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$254,841.90	\$284,383.07	\$0.00	\$0.00
PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)	0.00	2,414.04	2,414.04	2,414.04
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)	0.00	0.00	0.00	0.00
PRIORITY UNSECURED CLAIMS (from Exhibit 6)	0.00	0.00	0.00	0.00
GENERAL UNSECURED CLAIMS (from Exhibit 7)	54,373.00	39,691.97	39,411.64	1,272.12
TOTAL DISBURSEMENTS	\$309,214.90	\$326,489.08	\$41,825.68	\$3,686.16

4) This case was originally filed under Chapter 11 on March 25, 2010 and it was converted to Chapter 7 on April 09, 2012. The case was pending for 38 months.

5) A copy of the final bank statement of the estate, reflecting a zero balance, has been submitted to the Bankruptcy Administrator.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 06/13/2013 By: /s/JOHN A. NORTHEN (Chapter 7 Trustee)
Trustee

TDR (4/1/2009)

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 –GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT RECEIVED
Automobile 2005 Toyota Camry VIN: 4T1 BA32K95U04	1129-000	7,372.31
TOTAL GROSS RECEIPTS		\$7,372.31

¹The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 –FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
Christopher De Pierro	Co-Owner's equity in surplus proceeds of truck following sale	8500-002	3,686.15
TOTAL FUNDS PAID TO DEBTOR AND THIRD PARTIES			\$3,686.15

EXHIBIT 3 –SECURED CLAIMS

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
HSBC Bank Nevada, N.A.	4210-000	2,149.00	1,742.05	0.00	0.00
WORLD OMNI FINANCIAL CORP	4210-000	N/A	24,272.77	0.00	0.00
WORLD OMNI FINANCIAL CORP	4210-000	24,135.40	24,272.77	0.00	0.00
BAC Home Loans Servicing, LP	4210-000	228,077.50	233,930.48	0.00	0.00
Lochside Master HOA	4120-000	N/A	165.00	0.00	0.00
CAS, Inc.	4110-000	480.00	N/A	0.00	0.00
TOTAL SECURED CLAIMS		\$254,841.90	\$284,383.07	\$0.00	\$0.00

TDR (4/1/2009)

EXHIBIT 4 –CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
JOHN A. NORTHEN (Chapter 7 Trustee)	2100-000	N/A	921.54	921.54	921.54
Northern Blue, LLP	3110-000	N/A	1,347.50	1,347.50	1,347.50
The Bank of New York Mellon	2600-000	N/A	25.00	25.00	25.00
The Bank of New York Mellon	2600-000	N/A	25.00	25.00	25.00
The Bank of New York Mellon	2600-000	N/A	25.00	25.00	25.00
The Bank of New York Mellon	2600-000	N/A	25.00	25.00	25.00
The Bank of New York Mellon	2600-000	N/A	25.00	25.00	25.00
Rabobank, N.A.	2600-000	N/A	10.00	10.00	10.00
Rabobank, N.A.	2600-000	N/A	10.00	10.00	10.00
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		N/A	\$2,414.04	\$2,414.04	\$2,414.04

EXHIBIT 5 –PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
N/A					
TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES		N/A	\$0.00	\$0.00	\$0.00

EXHIBIT 6 –PRIORITY UNSECURED CLAIMS

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
----------	--------------------------	--	---	-------------------	----------------

TDR (4/1/2009)

EXHIBIT 6 –PRIORITY UNSECURED CLAIMS

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
N/A					
TOTAL PRIORITY UNSECURED CLAIMS		\$0.00	\$0.00	\$0.00	\$0.00

EXHIBIT 7 –GENERAL UNSECURED CLAIMS

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
JEFFERSON CAPITAL SYSTEMS LLC	7100-000	4,209.00	4,209.66	4,209.66	135.88
HSBC Bank Nevada, N.A.	7100-000	N/A	407.28	407.28	13.15
Chase Bank USA, N.A.	7100-000	280.00	280.33	280.33	9.05
American Express Bank FSB	7100-000	6,544.00	6,737.11	6,737.11	217.46
American InfoSource as agent for World Financial	7100-000	166.00	119.39	119.39	3.85
PRA Receivables Management, LLC As Agent Of	7100-000	672.00	672.26	672.26	21.70
PRA Receivables Agent for Portfolio Recovery Assets	7100-000	396.00	396.54	396.54	12.80
PRA Receivables Management, LLC As Agent of	7100-000	157.00	157.17	157.17	5.07
PRA Receivables Management, LLC As Agent of	7100-000	3,061.00	3,061.74	3,061.74	98.83
Capital One Bank (USA), N.A.	7100-000	11,964.00	12,003.57	12,003.57	387.45
PRA Receivables, Agent for Portfolio Recovery Associates	7100-000	2,623.00	2,623.90	2,623.90	84.69
CR Evergreen, LLC	7100-000	8,623.00	8,623.30	8,623.30	278.34
Quantum3 Group LLC as agent for World Financial Network Bank	7100-000	N/A	119.39	119.39	3.85
Capital One, N.A.	7100-000	N/A	280.33	0.00	0.00
Citi Card**	7100-000	15,678.00	N/A	0.00	0.00

TDR (4/1/2009)

TOTAL GENERAL UNSECURED CLAIMS	\$54,373.00	\$39,691.97	\$39,411.64	\$1,272.12
---	-------------	-------------	-------------	------------

TDR (4/1/2009)

Form 1

Individual Estate Property Record and Report

Asset Cases

Case Number: 10-80546

Trustee: (530150) JOHN A. NORTEN (Chapter 7 Trustee)

Case Name: DEPIERRO, DIANE LYNN

Filed (f) or Converted (c): 04/09/12 (c)

§341(a) Meeting Date: 05/11/12

Period Ending: 06/13/13

Claims Bar Date: 10/16/12

1 Ref. #	Asset Description (Scheduled And Unscheduled (u) Property)	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property Abandoned OA=§554(a) DA=§554(c)	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1	House and Land 914 Odyssey Drive Durham, NC 2771 Orig. Asset Memo: Orig. Description: House and Land 914 Odyssey Drive Durham, NC 27713 Valuation Method (Sch. A & B) : FMV unless otherwise noted.	254,639.00	0.00	DA	0.00	FA
2	Cash on Hand Orig. Asset Memo: Orig. Description: Cash on Hand	30.00	0.00	DA	0.00	FA
3	Checking Account Sun Trust Bank Orig. Asset Memo: Orig. Description: Checking Account Sun Trust Bank	350.00	0.00	DA	0.00	FA
4	Savings Account Sun Trust Bank Orig. Asset Memo: Orig. Description: Savings Account Sun Trust Bank	11.13	0.00	DA	0.00	FA
5	Household Goods and Furnishings Orig. Asset Memo: Orig. Description: Household Goods and Furnishings	3,025.00	2,722.50	DA	0.00	FA
6	Clothing Orig. Asset Memo: Orig. Description: Clothing	400.00	0.00	DA	0.00	FA
7	Anticipated 2009 Federal Tax Returns (Debtor owe Orig. Asset Memo: Orig. Description: Anticipated 2009 Federal Tax Returns (Debtor owes \$1,802.00 for State Tax Returns)	2,004.00	0.00	DA	0.00	FA
8	Automobile 2005 Toyota Camry VIN: 4T1 BA32K95U04 Overage received from lender after repossession sale Insurance Policy: GEICO - 4151-48-49-81 Mileage: 48,566	9,220.00	7,372.31		7,372.31	FA
9	Automobile 2009 Toyota Tacoma VIN: 5TETX62N99Z60	18,045.00	0.00	DA	0.00	FA

Form 1

Individual Estate Property Record and Report

Asset Cases

Case Number: 10-80546

Trustee: (530150) JOHN A. NORTEN (Chapter 7 Trustee)

Case Name: DEPIERRO, DIANE LYNN

Filed (f) or Converted (c): 04/09/12 (c)

§341(a) Meeting Date: 05/11/12

Period Ending: 06/13/13

Claims Bar Date: 10/16/12

1		2	3	4	5	6
Asset Description (Scheduled And Unscheduled (u) Property)		Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property <u>Abandoned</u> OA=\$554(a) DA=\$554(c)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
Ref. #						
10	Possible Consumer Rights Claim(s) Subject to App Orig. Asset Memo: Orig. Description: Possible Consumer Rights Claim(s) Subject to Approval of Settlement/Award by Bankruptcy Court	0.00	0.00	DA	0.00	FA
10	Assets Totals (Excluding unknown values)	\$287,724.13	\$10,094.81		\$7,372.31	\$0.00

Major Activities Affecting Case Closing:

Draft orders for objections to claims.

Draft final report and fee application.

Debtor changed address per docket 7/2/12

Initial Projected Date Of Final Report (TFR): December 31, 2012

Current Projected Date Of Final Report (TFR): March 5, 2013 (Actual)

Form 2

Cash Receipts And Disbursements Record

Case Number: 10-80546
Case Name: DEPIERRO, DIANE LYNN

Trustee: JOHN A. NORTHEN (Chapter 7 Trustee) (530150)
Bank Name: Rabobank, N.A.
Account: ****502566 - Checking Account
Blanket Bond: \$20,000,000.00 (per case limit)
Separate Bond: N/A

Taxpayer ID #: **-***4602

Period Ending: 06/13/13

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
12/21/12		RABOBANK MIGRATION TRANSFER IN	RABOBANK MIGRATION	9999-000	3,561.16		3,561.16
12/31/12		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	3,551.16
01/31/13		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	3,541.16
04/19/13	10102	JOHN A. NORTHEN (Chapter 7 Trustee)	Dividend paid 100.00% on \$921.54, Trustee Compensation; Reference:	2100-000		921.54	2,619.62
04/19/13	10103	Northern Blue, LLP	Dividend paid 100.00% on \$1,347.50, Attorney for Trustee Fees (Trustee Firm); Reference:	3110-000		1,347.50	1,272.12
04/19/13	10104	JEFFERSON CAPITAL SYSTEMS LLC	Dividend paid 3.22% on \$4,209.66; Claim# 1; Filed: \$4,209.66; Reference: 4312-4325-4598-5921	7100-000		135.88	1,136.24
04/19/13	10105	HSBC Bank Nevada, N.A.	Dividend paid 3.22% on \$407.28; Claim# 2U; Filed: \$407.28; Reference:	7100-000		13.15	1,123.09
04/19/13	10106	Chase Bank USA, N.A.	Dividend paid 3.22% on \$280.33; Claim# 4; Filed: \$280.33; Reference: 035-9554-342	7100-000		9.05	1,114.04
04/19/13	10107	American Express Bank FSB	Dividend paid 3.22% on \$6,737.11; Claim# 5; Filed: \$6,737.11; Reference: 3772-135080-81001	7100-000		217.46	896.58
04/19/13	10108	American InfoSource as agent for World Financial	Dividend paid 3.22% on \$119.39; Claim# 6; Filed: \$119.39; Reference: 5856371017816207	7100-000		3.85	892.73
04/19/13	10109	PRA Receivables Management, LLC As Agent Of	Dividend paid 3.22% on \$672.26; Claim# 7; Filed: \$672.26; Reference:	7100-000		21.70	871.03
04/19/13	10110	PRA Receivables Agent for Portfolio Recovery Assets	Dividend paid 3.22% on \$396.54; Claim# 8; Filed: \$396.54; Reference:	7100-000		12.80	858.23
04/19/13	10111	PRA Receivables Management, LLC As Agent of	Dividend paid 3.22% on \$157.17; Claim# 10; Filed: \$157.17; Reference: 5121-0719-4693-7723	7100-000		5.07	853.16
04/19/13	10112	PRA Receivables Management, LLC As Agent of	Dividend paid 3.22% on \$3,061.74; Claim# 11; Filed: \$3,061.74; Reference: 5049-9415-7607-6985	7100-000		98.83	754.33
04/19/13	10113	Capital One Bank (USA), N.A.	Dividend paid 3.22% on \$12,003.57; Claim# 12; Filed: \$12,003.57; Reference: 5291-4926-3855-3665	7100-000		387.45	366.88
04/19/13	10114	PRA Receivables, Agent for Portfolio Recovery Associates	Dividend paid 3.22% on \$2,623.90; Claim# 13; Filed: \$2,623.90; Reference: 60346114400116456	7100-000		84.69	282.19
04/19/13	10115	CR Evergreen, LLC	Dividend paid 3.22% on \$8,623.30; Claim# 14; Filed: \$8,623.30; Reference:	7100-000		278.34	3.85

Subtotals : \$3,561.16 \$3,557.31

Form 2

Cash Receipts And Disbursements Record

Case Number: 10-80546
Case Name: DEPIERRO, DIANE LYNN

Trustee: JOHN A. NORTEN (Chapter 7 Trustee) (530150)
Bank Name: Rabobank, N.A.
Account: ****502566 - Checking Account
Blanket Bond: \$20,000,000.00 (per case limit)
Separate Bond: N/A

Taxpayer ID #: **-***4602

Period Ending: 06/13/13

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
			4888-9300-2378-0049				
04/19/13	10116	Quantum3 Group LLC as agent for World Financial Network Bank	Dividend paid 3.22% on \$119.39; Claim# 16; Filed: \$119.39; Reference:	7100-000		3.85	0.00

ACCOUNT TOTALS	3,561.16	3,561.16	\$0.00
Less: Bank Transfers	3,561.16	0.00	
Subtotal	0.00	3,561.16	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$0.00	\$3,561.16	

Form 2

Cash Receipts And Disbursements Record

Case Number: 10-80546
Case Name: DEPIERRO, DIANE LYNN

Taxpayer ID #: **-***4602
Period Ending: 06/13/13

Trustee: JOHN A. NORTEN (Chapter 7 Trustee) (530150)
Bank Name: The Bank of New York Mellon
Account: 9200-*****41-66 - Checking Account
Blanket Bond: \$20,000,000.00 (per case limit)
Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
07/10/12	{8}	World Omni Financial Corp	overage on sale of vehicle	1129-000	770.35		770.35
07/10/12	{8}	World Omni Financial Corp.	surplus on sale of vehicle	1129-000	6,601.96		7,372.31
07/19/12	101	Christopher De Pierro	Co-Owner's equity in surplus proceeds of truck following sale	8500-002		3,686.15	3,686.16
07/31/12		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		25.00	3,661.16
08/31/12		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		25.00	3,636.16
09/28/12		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		25.00	3,611.16
10/31/12		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		25.00	3,586.16
11/30/12		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		25.00	3,561.16
12/20/12		RABOBANK MIGRATION TRANSFER OUT	TRANSFER TO 0001053015088 20121220	9999-000		3,561.16	0.00

ACCOUNT TOTALS	7,372.31	7,372.31	\$0.00
Less: Bank Transfers	0.00	3,561.16	
Subtotal	7,372.31	3,811.15	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$7,372.31	\$3,811.15	

Net Receipts :	7,372.31
Less Other Noncompensable Items :	3,686.15
Net Estate :	\$3,686.16

TOTAL - ALL ACCOUNTS	Net Receipts	Net Disbursements	Account Balances
Checking # ****502566	0.00	3,561.16	0.00
Checking # 9200-*****41-66	7,372.31	3,811.15	0.00
	\$7,372.31	\$7,372.31	\$0.00